REMARKS

Claims 1-9, and 39-47 are pending in this application. Claims 25-36 are withdrawn from consideration. By this Amendment, claims 1 and 39 are amended and claims 13-24 and 48-49 are canceled.

I. The Claims Define Patentable Subject Matter

Claims 1-9, 13-17, 21-24 and 39-49 are rejected under 35 U.S.C. §103(a) as unpatentable over U.S. Patent No. 6,075,290 to Schaefer et al. in view of U.S. Patent No. 6,441,487 to Elenius et al. This rejection is respectfully traversed.

The applied art does not teach, disclose or suggest that the interconnect pattern is formed between the semiconductor element and the plurality of insulating layers, wherein the second layer contacts the interconnect pattern, and the first layer does not contact the interconnect pattern, as claimed in claim 1 and similarly claimed in claim 39.

Instead, Schaefer discloses a semiconductor element 202 and an interconnect pattern 210. A plurality of insulating or passivation layers 206/208 are formed around external terminals 212 and on the interconnect pattern. As clearly shown in Figure 2 of Schaefer, both of the insulation or passivation layers 206/208 contact the interconnect pattern 210.

Additionally, as clearly shown in Figure 2, both insulation or passivation layers 206/208 are formed adjacent to the interconnect pattern 210.

Accordingly, Schaefer does not teach, disclose or suggest that the interconnect pattern is formed <u>between</u> the semiconductor element and the plurality of insulating layers, wherein the second layer contacts the interconnect pattern and the first layer <u>does not</u> contact the interconnect pattern. Elenius does not make up for the deficiencies of Schaefer discussed above.

Accordingly, withdrawal of the rejection of the claims under 35 U.S.C. §103 is respectfully requested.

II. Conclusion

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,

James A. Oliff

Registration No. 27,075

Kevin M. McKinley Registration No. 43,794

JAO:KMM/jfb

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